

0044-2M-EPIEXX-00280428-156764

**UNITED STATES BANKRUPTCY COURT**SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION

In re: JOSEPH MICHAEL BUFORD

Case No.: 25-00381-JAW

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Harold J. Barkley, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/12/2025.
- 2) The plan was confirmed on 05/02/2025.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/12/2025.
- 5) The case was dismissed on 07/07/2025.
- 6) Number of months from filing or conversion to last payment: 1.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 52,446.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$2,234.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$2,234.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$ .00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$223.40
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$223.40
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Attorney fees paid and disclosed by debtor:	\$ .00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BANKPLUS	Unsecured	85.86	NA	NA	.00	.00
DEBT RECOVERY SOLUTION	Unsecured	3,113.00	NA	NA	.00	.00
ELLIS, DEES, SADLER	Secured	NA	NA	NA	.00	.00
FIRST HERITAGE CREDIT	Secured	3,175.00	NA	NA	.00	.00
LVNV FUNDING, LLC	Unsecured	1,177.00	1,177.77	1,177.77	.00	.00
LVNV FUNDING, LLC	Unsecured	994.00	994.82	994.82	.00	.00
MERRICK BANK	Unsecured	1,486.00	NA	NA	.00	.00
MIDLAND CREDIT MGMT	Unsecured	947.00	NA	NA	.00	.00
MUTUAL CREDIT UNION	Secured	93,899.00	99,383.90	999.09	999.09	.00
MUTUAL CREDIT UNION	Secured	11,000.00	16,531.66	16,531.66	79.40	.00
MUTUAL CREDIT UNION	Secured	75,081.00	78,612.12	799.49	799.49	.00
MUTUAL CREDIT UNION	Secured	8,316.00	8,618.19	8,618.19	41.39	.00
MUTUAL CREDIT UNION	Secured	14,901.00	15,012.66	15,012.66	.00	91.23

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT****Scheduled Creditors:**

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MUTUAL CREDIT UNION	Unsecured	3,001.00	2,915.29	2,915.29	.00	.00
ONEMAIN FINANCIAL GROUP, LLC	Unsecured	9,077.00	9,077.55	9,077.55	.00	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	429.00	630.78	630.78	.00	.00
QUANTUM3 GROUP LLC	Unsecured	.01	50.00	50.00	.00	.00
TOWER LOAN	Secured	788.00	NA	NA	.00	.00
TOWER LOAN OF MISSISSIPPI, LLC	Unsecured	4,308.00	6,339.80	6,339.80	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	1,798.58	1,798.58	.00
Mortgage Arrearage:	25,149.85	120.79	.00
Debt Secured by Vehicle:	15,012.66	.00	91.23
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	41,961.09	1,919.37	91.23

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00

**GENERAL UNSECURED PAYMENTS:**

21,186.01 .00 .00

**Disbursements:**

Expenses of Administration:	\$223.40		
Disbursements to Creditors:	\$2,010.60		
<b>TOTAL DISBURSEMENTS:</b>			\$2,234.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/25/2025By: /s/Harold J. Barkley, Jr.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.